

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:	§	Case No. 15-34577
	§	
JOSE M MUNOZ	§	
GRISelda MUNOZ	§	
	§	
Debtor(s)	§	

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION REPORT
CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

David P. Leibowitz, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <i>(without deducting any secured claims)</i>	\$17,400.00	Assets Exempt:	\$8,597.86
Total Distributions to Claimants:	\$10,863.93	Claims Discharged Without Payment:	\$58,783.14
Total Expenses of Administration:	\$2,178.45		

3) Total gross receipts of \$16,721.00 (see **Exhibit 1**), minus funds paid to the debtor(s) and third parties of \$3,678.62 (see **Exhibit 2**), yielded net receipts of \$13,042.38 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Secured Claims (from Exhibit 3)	\$10,716.00	\$0.00	\$0.00	\$0.00
Priority Claims:				
Chapter 7 Admin. Fees and Charges (from Exhibit 4)	NA	\$2,178.45	\$2,178.45	\$2,178.45
Prior Chapter Admin. Fees and Charges (from Exhibit 5)	NA	\$0.00	\$0.00	\$0.00
Priority Unsecured Claims (From Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
General Unsecured Claims (from Exhibit 7)	\$69,207.00	\$19,000.07	\$19,000.07	\$10,863.93
Total Disbursements	\$79,923.00	\$21,178.52	\$21,178.52	\$13,042.38

4). This case was originally filed under chapter 7 on 10/10/2015. The case was pending for 12 months.

5). All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6). An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 10/14/2016

By: /s/ David P. Leibowitz
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT RECEIVED
Unscheduled 2015 Tax Refund	1224-000	\$16,721.00
TOTAL GROSS RECEIPTS		\$16,721.00

The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	AMOUNT PAID
JOSE MUOZ AND GRISELDA MUOZ	Funds to Third Parties	8500-002	\$3,678.62
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$3,678.62

EXHIBIT 3 – SECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Value City	4110-000	\$1,700.00	\$0.00	\$0.00	\$0.00
	Wyndham Vaca	4110-000	\$9,016.00	\$0.00	\$0.00	\$0.00
TOTAL SECURED CLAIMS			\$10,716.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
David Leibowitz, Trustee	2100-000	NA	\$2,054.24	\$2,054.24	\$2,054.24
David P. Leibowitz, Trustee	2200-000	NA	\$67.18	\$67.18	\$67.18
Green Bank	2600-000	NA	\$57.03	\$57.03	\$57.03
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$2,178.45	\$2,178.45	\$2,178.45

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

NONE

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

NONE

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NUMBER	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
1	Quantum3 Group LLC as agent for	7100-900	\$39.00	\$39.79	\$39.79	\$22.75
2	Quantum3 Group LLC as agent for	7100-900	\$1,032.00	\$982.77	\$982.77	\$561.93
3	American InfoSource LP as agent for	7100-900	\$200.00	\$209.63	\$209.63	\$119.86
4	Discover Bank	7100-900	\$3,291.00	\$3,217.42	\$3,217.42	\$1,839.67
5	Capital One Bank (USA), N.A. by American InfoSource LP as agent	7100-900	\$1,855.00	\$1,855.21	\$1,855.21	\$1,060.78
6	Capital One Bank (USA), N.A. by American InfoSource LP as agent	7100-900	\$1,730.00	\$1,730.94	\$1,730.94	\$989.72
7	Capital One Bank (USA), N.A. by American InfoSource LP as agent	7100-900	\$1,302.00	\$2,703.64	\$2,703.64	\$1,545.90
8	MERRICK BANK	7100-900	\$137.00	\$105.54	\$105.54	\$60.35
9	PYOD, LLC its successors and assigns as assignee	7100-900	\$8,798.00	\$7,805.30	\$7,805.30	\$4,462.94
10	Capital One NA	7100-900	\$0.00	\$84.51	\$84.51	\$48.32
11	American Express Centurion Bank	7100-900	\$176.00	\$265.32	\$265.32	\$151.71
	Bank of America	7100-000	\$6,980.00	\$0.00	\$0.00	\$0.00
	Bank of America	7100-000	\$4,867.00	\$0.00	\$0.00	\$0.00
	CEP America - Illinois, P.C	7100-000	\$623.00	\$0.00	\$0.00	\$0.00
	Chase Card Services	7100-000	\$7,020.00	\$0.00	\$0.00	\$0.00
	Chase Card Services	7100-000	\$4,078.00	\$0.00	\$0.00	\$0.00
	Chase Card Services	7100-000	\$2,117.00	\$0.00	\$0.00	\$0.00
	Chase Card Services	7100-000	\$1,547.00	\$0.00	\$0.00	\$0.00
	Comenity Bank/Victorias	7100-000	\$19.00	\$0.00	\$0.00	\$0.00

Secret						
Ink from Chase	7100-000	\$2,550.00	\$0.00	\$0.00	\$0.00	
Kohls/capone	7100-000	\$109.00	\$0.00	\$0.00	\$0.00	
Metropolitan Advanced Rad Srvc	7100-000	\$303.00	\$0.00	\$0.00	\$0.00	
Navient	7100-000	\$180.00	\$0.00	\$0.00	\$0.00	
Oakbrook Surgical Center, Inc	7100-000	\$8,502.00	\$0.00	\$0.00	\$0.00	
Sams Club / GEMB	7100-000	\$5,128.00	\$0.00	\$0.00	\$0.00	
Syncb/sunglass Hut	7100-000	\$168.00	\$0.00	\$0.00	\$0.00	
Syncb/tjx Cos Dc	7100-000	\$1,729.00	\$0.00	\$0.00	\$0.00	
Syncb/value City Furni	7100-000	\$1,755.00	\$0.00	\$0.00	\$0.00	
Synchrony Bank/ Old Navy	7100-000	\$2,817.00	\$0.00	\$0.00	\$0.00	
Target Credit Card (TC)	7100-000	\$155.00	\$0.00	\$0.00	\$0.00	
TOTAL GENERAL UNSECURED CLAIMS		\$69,207.00	\$19,000.07	\$19,000.07	\$10,863.93	

ASSET CASES

Case No.: 15-34577
Case Name: MUNOZ, JOSE M AND MUNOZ, GRISELDA
For the Period Ending: 10/14/2016

Trustee Name: David Leibowitz
Date Filed (f) or Converted (c): 10/10/2015 (f)
§341(a) Meeting Date: 12/02/2015
Claims Bar Date: 07/21/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1	45 Hillman Rd, Baraboo, WI 53913 - DEBTOR SURRENDERING INTEREST, CURRENTLY HOLD A DEEDED TIMESHARE	\$9,000.00	\$0.00	\$0.00	FA
2	Cash on hand	\$5.00	\$0.00	\$0.00	FA
3	Checking Account with Chase Bank	\$1,932.00	\$0.00	\$0.00	FA
Asset Notes: Updated per amended B/C filed 12/4/15 (dkt: 16)					
4	Savings Account with Chase Bank	\$1,710.86	\$0.00	\$0.00	FA
Asset Notes: Updated per amended B/C filed 12/4/15 (dkt: 16)					
5	Checking Account with First Merit bank	\$2,000.00	\$0.00	\$0.00	FA
Asset Notes: Updated per amended B/C filed 12/4/15 (dkt: 16)					
6	Used personal household furniture and goods/items	\$300.00	\$0.00	\$0.00	FA
7	Living Room Set	\$1,500.00	\$0.00	\$0.00	FA
8	Used personal clothing and accessories	\$250.00	\$0.00	\$0.00	FA
9	2007 Nissan Pathfinder - estimated mileage 150,000	\$9,300.00	\$0.00	\$0.00	FA
Asset Notes: Updated per amended B/C filed 12/4/15 (dkt: 16) Attempted to liquidate vehicle, but car determined only to be worth \$1200 as it has been in 5 accidents. Property returned to debtors.					
10	Unscheduled 2015 Tax Refund (u)	\$0.00	\$13,042.38	\$16,721.00	FA
Asset Notes: net value of \$13,042.38 represents pro-rated estate share of income tax refund					

TOTALS (Excluding unknown value)

\$25,997.86

\$13,042.38

\$16,721.00

Gross Value of Remaining Assets

\$0.00

Major Activities affecting case closing:

FORM 1
 Document Page 7 of 11
 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

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Exhibit 8

ASSET CASES

Case No.: 15-34577
 Case Name: MUNOZ, JOSE M AND MUNOZ, GRISELDA
 For the Period Ending: 10/14/2016

Trustee Name: David Leibowitz
 Date Filed (f) or Converted (c): 10/10/2015 (f)
 §341(a) Meeting Date: 12/02/2015
 Claims Bar Date: 07/21/2016

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

06/30/2016 2016 Reporting Period:
 Asset case - intercepted 2015 tax refund

Attempted to liquidate Debtors' 2007 Nissan Pathfinder, however it had been in 5 accidents and was only worth \$1200. Asset returned to debtor.

Claims bar date: 7/21/16, after which, claims will be reviewed, then case will be ready for TFR.

Initial Projected Date Of Final Report (TFR): 01/31/2017

Current Projected Date Of Final Report (TFR): 07/28/2016

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-34577
Case Name: MUNOZ, JOSE M AND MUNOZ, GRISELDA
Primary Taxpayer ID #: **_***5165
Co-Debtor Taxpayer ID #: **_***5166
For Period Beginning: 10/10/2015
For Period Ending: 10/14/2016

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****7701
Account Title:
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
04/19/2016		United States Treasury	Income Tax Refund	*	\$8,598.00		\$8,598.00
	{10}		Estate portion of 2015 refund (Griselda Munoz) \$6,706.44	1224-000			\$8,598.00
	{10}		Debtor's pro-rated portion of 2015 tax refund \$1,891.56	1224-002			\$8,598.00
04/19/2016		United States Treasury	Income Tax Refund	*	\$8,123.00		\$16,721.00
	{10}		Estate portion of 2015 refund (Jose Munoz) \$6,335.94	1224-000			\$16,721.00
	{10}		Debtor's pro-rated portion of 2015 tax refund \$1,787.06	1224-002			\$16,721.00
04/29/2016		Green Bank	Bank Service Fee	2600-000		\$10.44	\$16,710.56
05/25/2016	3001	JOSE MUOZ AND GRISELDA MUOZ	Non Estate portion of Income Tax Refund	8500-002		\$3,678.62	\$13,031.94
05/31/2016		Green Bank	Bank Service Fee	2600-000		\$26.09	\$13,005.85
06/30/2016		Green Bank	Bank Service Fee	2600-000		\$20.50	\$12,985.35
09/14/2016	3002	David Leibowitz	Trustee Compensation	2100-000		\$2,054.24	\$10,931.11
09/14/2016	3003	David P. Leibowitz	Trustee Expenses	2200-000		\$67.18	\$10,863.93
09/14/2016	3004	Quantum3 Group LLC as agent for	Amount Claimed: 39.79; Distribution Dividend: 57.18; Claim #: 1; Dividend: 0.17; Amount Allowed: 39.79; Notes: ;	7100-900		\$22.75	\$10,841.18
09/14/2016	3005	Quantum3 Group LLC as agent for	Amount Claimed: 982.77; Distribution Dividend: 57.18; Claim #: 2; Dividend: 4.32; Amount Allowed: 982.77; Notes: ;	7100-900		\$561.93	\$10,279.25
09/14/2016	3006	American InfoSource LP as agent for	Amount Claimed: 209.63; Distribution Dividend: 57.18; Claim #: 3; Dividend: 0.92; Amount Allowed: 209.63; Notes: ;	7100-900		\$119.86	\$10,159.39
09/14/2016	3007	Discover Bank	Amount Claimed: 3,217.42; Distribution Dividend: 57.18; Claim #: 4; Dividend: 14.16; Amount Allowed: 3,217.42; Notes: ;	7100-900		\$1,839.67	\$8,319.72
09/14/2016	3008	Capital One Bank (USA), N.A. by American InfoSource LP as agent	Amount Claimed: 1,855.21; Distribution Dividend: 57.18; Claim #: 5; Dividend: 8.16; Amount Allowed: 1,855.21; Notes: ;	7100-900		\$1,060.78	\$7,258.94

SUBTOTALS

\$16,721.00

\$9,462.06

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-34577
Case Name: MUNOZ, JOSE M AND MUNOZ, GRISELDA
Primary Taxpayer ID #: **_***5165
Co-Debtor Taxpayer ID #: **_***5166
For Period Beginning: 10/10/2015
For Period Ending: 10/14/2016

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****7701
Account Title:
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
09/14/2016	3009	Capital One Bank (USA), N.A. by American InfoSource LP as agent	Amount Claimed: 1,730.94; Distribution Dividend: 57.18; Claim #: 6; Dividend: 7.62; Amount Allowed: 1,730.94; Notes: ;	7100-900		\$989.72	\$6,269.22
09/14/2016	3010	Capital One Bank (USA), N.A. by American InfoSource LP as agent	Amount Claimed: 2,703.64; Distribution Dividend: 57.18; Claim #: 7; Dividend: 11.90; Amount Allowed: 2,703.64; Notes: ;	7100-900		\$1,545.90	\$4,723.32
09/14/2016	3011	MERRICK BANK	Amount Claimed: 105.54; Distribution Dividend: 57.18; Claim #: 8; Dividend: 0.46; Amount Allowed: 105.54; Notes: ;	7100-900		\$60.35	\$4,662.97
09/14/2016	3012	PYOD, LLC its successors and assigns as assignee	Amount Claimed: 7,805.30; Distribution Dividend: 57.18; Claim #: 9; Dividend: 34.36; Amount Allowed: 7,805.30; Notes: ;	7100-900		\$4,462.94	\$200.03
09/14/2016	3013	Capital One NA	Amount Claimed: 84.51; Distribution Dividend: 57.18; Claim #: 10; Dividend: 0.37; Amount Allowed: 84.51; Notes: ;	7100-900		\$48.32	\$151.71
09/14/2016	3014	American Express Centurion Bank	Amount Claimed: 265.32; Distribution Dividend: 57.18; Claim #: 11; Dividend: 1.16; Amount Allowed: 265.32; Notes: ;	7100-900		\$151.71	\$0.00

SUBTOTALS

\$0.00

\$7,258.94

FORM 2
CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-34577
Case Name: MUNOZ, JOSE M AND MUNOZ, GRISELDA
Primary Taxpayer ID #: **_***5165
Co-Debtor Taxpayer ID #: **_***5166
For Period Beginning: 10/10/2015
For Period Ending: 10/14/2016

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****7701
Account Title:
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTALS:	\$16,721.00	\$16,721.00	\$0.00
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$16,721.00	\$16,721.00	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$16,721.00	\$16,721.00	

For the period of 10/10/2015 to 10/14/2016

Total Compensable Receipts:	\$13,042.38
Total Non-Compensable Receipts:	\$3,678.62
Total Comp/Non Comp Receipts:	\$16,721.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$13,042.38
Total Non-Compensable Disbursements:	\$3,678.62
Total Comp/Non Comp Disbursements:	\$16,721.00
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 04/19/2016 to 10/14/2016

Total Compensable Receipts:	\$13,042.38
Total Non-Compensable Receipts:	\$3,678.62
Total Comp/Non Comp Receipts:	\$16,721.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$13,042.38
Total Non-Compensable Disbursements:	\$3,678.62
Total Comp/Non Comp Disbursements:	\$16,721.00
Total Internal/Transfer Disbursements:	\$0.00

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 15-34577
Case Name: MUNOZ, JOSE M AND MUNOZ, GRISELDA
Primary Taxpayer ID #: **_***5165
Co-Debtor Taxpayer ID #: **_***5166
For Period Beginning: 10/10/2015
For Period Ending: 10/14/2016

Trustee Name: David Leibowitz
Bank Name: Green Bank
Checking Acct #: *****7701
Account Title:
Blanket bond (per case limit): \$5,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET DISBURSE

ACCOUNT BALANCES

\$16,721.00

\$16,721.00

\$0.00

For the period of 10/10/2015 to 10/14/2016

Total Compensable Receipts: \$13,042.38
Total Non-Compensable Receipts: \$3,678.62
Total Comp/Non Comp Receipts: \$16,721.00
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$13,042.38
Total Non-Compensable Disbursements: \$3,678.62
Total Comp/Non Comp Disbursements: \$16,721.00
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 10/10/2015 to 10/14/2016

Total Compensable Receipts: \$13,042.38
Total Non-Compensable Receipts: \$3,678.62
Total Comp/Non Comp Receipts: \$16,721.00
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$13,042.38
Total Non-Compensable Disbursements: \$3,678.62
Total Comp/Non Comp Disbursements: \$16,721.00
Total Internal/Transfer Disbursements: \$0.00

/s/ DAVID LEIBOWITZ

DAVID LEIBOWITZ